WHAT IS CLAIMED:

1. A secure communications method, comprising:

    providing a modem capable of storing identifying indicia unique to the modem; and

    providing communications software, stored within the modem, capable of transmitting identifying indicia to a communications line.

2. The secure communications method of claim 1, wherein the modem stores the identifying indicia integral to the modem.

3. The secure communications method of claim 2, wherein the identifying indicia comprises bits accessible by processing circuitry of the modem in a read operation, the processing circuitry reading the bits prior to causing the bits to be transmitted over the communications line.

4. The secure communications method of claim 3, wherein the bits are stored within a memory array.

5. The secure communications method of claim 1, comprising a process for permanently fixing the identifying indicia in circuitry of the modem.

6. The secure communications method of claim 5, wherein the process for permanently fixing comprises blowing fuses.

7. The secure communication method of claim 5, further comprising encrypting the identifying indicia prior to causing the identifying indicia to be transmitted over the communications line.

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8. The secure communications method of claim 1, wherein the identifying indicia are stored in the modem within a memory associated with a program memory of the modem.

9. The secure communications method of claim 7, wherein the identifying indicia are writable only when the program memory is overwritten.

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10. The secure communications method of claim 9, wherein the identifying indicia are formatted as compressed graphics data.

11. A secure communications modem, comprising:

a program memory adapted to store a program controlling aspects of modem operation; and

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a processor, coupled to the program memory, the processor executing at least a portion of a program stored in the program memory to control at least an aspect of modem operation,

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the program adapted to cause the processor, under control of the program, to read identifying indicia stored integrally within the modem and communicate the identifying indicia to a host communicating with the modem.

12. The modem of claim 11, wherein the identifying indicia are stored in an indicia memory physically or logically adjacent the program memory.

13. The modem of claim 11, wherein the identifying indicia are stored in an indicia memory, the indicia memory writable only when a substantial portion of the program memory is written.

14. The modem of claim 11, wherein the identifying indicia are stored permanently within the modem.

15. The modem of claim 11, further comprising means for encrypting the identifying information prior to communicating the identifying information to the host.

16. The modem of claim 14, further comprising means for encrypting the identifying information prior to communicating the identifying information to the host.

17. The modem of claim 15, wherein the identifying indicia are stored within a write once memory array and are accessible in a register read operation by the processor.

18. The modem of claim 14, wherein the identifying indicia identify an aspect of a financial transaction account.

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19.   The modem of claim 11, wherein the identifying indicia include an account number for a financial transaction account.

20.   The modem of claim 11, wherein the identifying indicia are stored in nonvolatile memory within the modem.

21.   The modem of claim 20, wherein the identifying indicia are stored in a compressed format.